



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name MUFG AMERICAS HOLDINGS CORPORATION

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 159,222,509

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MUFG AMERICAS HOLDINGS CORPORATION
1251 AVENUE OF THE AMERICAS

NEW YORK, NY 10020

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	162,275,496	167,489,220	165,515,682	167,311,063	170,841,331
Net income (\$000)	-1,557,656	378,851	1,272,010	166,468	-733,757
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.50	2.55	1	1.81	2.67	11	0.54	2.60	1	1.86	2.77	11	1.84	3.01	12
+ Non-interest income	1.44	0.97	77	1.74	1.13	80	1.32	1.04	70	1.64	1.21	75	1.54	1.32	69
- Overhead expense	1.62	2.18	14	2.89	2.28	82	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84
- Provision for credit losses	-0.01	0.04	34	-0.42	-0.12	15	0.01	-0.09	75	0.50	0.51	54	0.17	0.15	66
+ Securities gains (losses)	0	0	43	0	0.01	55	0	0.01	23	0.09	0.02	92	0.02	0.01	84
+ Other tax equivalent adjustments	-0.01	0	2	0	0	48	-0.01	0	3	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.33	1.35	5	1.08	1.78	9	0.24	1.66	0	0.09	1.04	9	-0.38	1.56	0
Net operating income	0.32	1.03	5	0.90	1.36	14	0.28	1.26	1	0.10	0.81	8	-0.43	1.19	1
Net income	-3.84	1.02	0	0.90	1.35	14	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.67	2.96	0	2.26	3.18	8	0.65	3.06	0	2.62	3.55	9	3.54	4.41	9
Interest expense	0.13	0.20	36	0.33	0.29	65	0.07	0.25	12	0.62	0.52	68	1.55	1.08	83
Net interest income (tax equivalent)	0.53	2.75	1	1.93	2.88	12	0.58	2.80	1	2	3.01	11	1.99	3.33	10
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.09	58	0.13	0.16	55	0.11	0.11	58	0.39	0.27	73	0.25	0.21	68
Earnings coverage of net loan and lease losses (X)	8.06	38.54	32	9.33	25.70	37	4.47	39.72	14	2.89	22.91	14	-1.77	24.40	7
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.20	42	1.33	1.49	38	1.06	1.23	34	1.55	1.58	54	0.61	0.83	31
Allowance for loan and lease losses / Total loans and leases	0.31	1.17	4	1.31	1.47	40	0.31	1.20	3	1.53	1.55	55	0.60	0.81	31
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.56	0.47	66	0.94	0.70	73	0.63	0.49	74	0.86	0.71	69	0.51	0.57	45
30-89 days past due loans and leases / Total loans and leases	0.29	0.32	54	0.37	0.33	67	0.34	0.32	63	0.36	0.39	55	0.26	0.43	34
Liquidity and Funding															
Net noncore funding dependence	8.07	-1.97	83	9.33	-0.51	80	7.38	-2.33	82	14.44	3.20	81	26.34	14.45	81
Net short-term noncore funding dependence	-0.62	-6.65	71	-2.85	-6.88	64	-1.26	-7.71	70	1.99	-4.76	74	12.93	3.38	79
Net loans and leases / Total assets	50.58	59.31	20	46.65	60.99	13	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20
Capitalization															
Tier 1 leverage ratio	9.47	9.06	65	9.68	9.15	70	10.44	8.98	83	9.56	9.13	69	8.88	9.76	28
Holding company equity capital / Total assets	10.43	10.29	51	10.04	10.72	39	11.13	10.71	58	10.24	11.16	37	9.53	12.43	15
Total equity capital (including minority interest) / Total assets	10.48	10.40	51	10.10	10.85	38	11.18	10.82	56	10.29	11.29	35	9.58	12.57	14
Common equity tier 1 capital / Total risk-weighted assets	14.92	12.21	86	15.81	12.57	87	16.01	12.42	88	15.28	12.38	85	14.10	12.17	80
Net loans and leases / Equity capital (X)	4.85	5.82	29	4.64	5.73	26	4.46	5.53	29	4.76	5.58	33	5.44	5.21	58
Cash dividends / Net income		33.45		0	23.13	6	0	28.27	3	0	42.30	4		33.12	
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	-6.32	9.35	3	2.58	16.49	15	-2.81	10.50	5	-1.74	16.68	4	1.61	9.26	16
Equity capital	-2.71	4.03	33	3.77	9.13	31	5.63	7.46	55	5.58	6.99	48	-1.39	10.49	6
Net loans and leases	1.57	6.29	36	-11.60	7.22	5	-1.04	3.36	39	-7.73	9.07	6	2.13	9.10	24
Noncore funding	-14.43	-10.65	44	-14.57	-25.09	65	-12.93	-14.79	54	-22.28	-12.18	39	1.50	6.59	43
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	41.13	11.08	90	42.94	11.33	89	37.07	10.95	88	42.12	13.56	86	46.59	13.04	88
Equity investment in subsidiaries / Equity capital	103.64	103.47	55	104.74	102.85	63	103.18	103.22	54	104.65	102.81	64	105.07	103.22	61
Cash from ops + noncash items + op expense / Op expense + dividends	81.98	125.04	34	146.99	98.58	69	200.68	154.48	70	148.90	147.24	61	32.23	190.27	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	156,839	628,595	541,199	2,949,963	3,577,861	-75.05	-77.42
Income from lease financing receivables.....	9,243	10,571	41,098	43,894	62,555	-12.56	-42.78
Fully taxable income on loans and leases.....	165,851	631,840	580,356	2,959,009	3,590,988	-73.75	-76.48
Tax-exempt income on loans and leases.....	231	7,326	1,941	34,848	49,428	-96.85	-95.87
Estimated tax benefit on income on loans and leases.....	537	3,116	3,528	14,950	21,754	-82.76	-92.58
Income on loans and leases (tax equivalent).....	166,619	642,282	585,825	3,008,807	3,662,170	-74.06	-76.79
Investment interest income (tax equivalent).....	4,429	134,745	30,172	472,765	621,402	-96.71	-96.61
Interest on balances due from depository institutions.....	30	3,986	121	39,361	162,868	-99.25	-99.62
Interest income on other earning assets.....	81,436	103,567	386,700	570,303	1,159,056	-21.37	-42.49
Total interest income (tax equivalent).....	252,514	884,580	1,002,818	4,091,236	5,605,496	-71.45	-74.70
Interest on time deposits of \$250K or more.....	0	5,111	0	77,674	153,843	-100.00	-100.00
Interest on time deposits < \$250K.....	0	8,065	0	101,415	209,488	-100.00	-100.00
Interest on foreign office deposits.....	0	0	0	0	0		-100.00
Interest on other deposits.....	1,760	18,791	9,038	183,961	462,506	-90.63	-94.92
Interest on other borrowings and trading liabilities.....	48,561	96,283	101,445	611,842	1,629,373	-49.56	-63.44
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	748		-100.00
Total interest expense.....	50,321	128,250	110,483	974,892	2,455,958	-60.76	-73.40
Net interest income (tax equivalent).....	202,193	756,330	892,335	3,116,344	3,149,538	-73.27	-75.00
Non-interest income.....	584,856	729,920	2,189,870	2,742,723	2,630,639	-19.87	21.96
Adjusted operating income (tax equivalent).....	787,049	1,486,250	3,082,205	5,859,067	5,780,177	-47.04	-38.91
Overhead expense.....	657,794	1,210,530	2,645,905	5,010,495	6,180,849	-45.66	-33.43
Provision for credit losses.....	-5,578	-174,596	15,127	843,150	282,665		
Securities gains (losses).....	0	75	0	144,289	38,772	-100.00	-100.00
Other tax equivalent adjustments.....	-2,590	0	-16,476	0	0		
Pretax net operating income (tax equivalent).....	132,243	450,141	404,595	149,814	-644,217	-70.62	-58.15
Applicable income taxes.....	913	70,026	-60,454	-17,720	82,384	-98.70	-98.90
Tax equivalent adjustments.....	361	3,758	-5,242	17,431	23,980	-90.39	-96.05
Applicable income taxes (tax equivalent).....	1,274	73,784	-65,696	-289	106,364	-98.27	-98.62
Minority interest.....	0	-2,494	0	-16,365	-16,824		
Net income before discontinued operations, net of minority interest.....	130,969	378,851	470,291	166,468	-733,757	-65.43	-42.77
Discontinued operations, net of applicable income taxes.....	-1,688,625	0	801,719	0	0		
Net income attributable to holding company.....	-1,557,656	378,851	1,272,010	166,468	-733,757		
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-1,557,656	376,357	1,272,010	150,103	-750,581		
Investment securities income (tax equivalent).....	4,429	134,745	30,172	472,765	621,402	-96.71	-96.61
US Treasury and agency securities (excluding mortgage-backed securities).....	0	31,376	0	93,525	96,324	-100.00	-100.00
Mortgage-backed securities.....	0	86,519	0	306,795	421,295	-100.00	-100.00
All other securities.....	4,429	16,850	30,172	72,445	103,783	-73.72	-82.08
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.62	2.75	0	2.11	2.96	9	0.61	2.85	0	2.45	3.27	9	3.28	4	12
Less: Interest expense	0.12	0.19	35	0.31	0.27	66	0.07	0.23	10	0.58	0.48	70	1.44	0.98	82
Equals: Net interest income (tax equivalent)	0.50	2.55	1	1.81	2.67	11	0.54	2.60	1	1.86	2.77	11	1.84	3.01	12
Plus: Non-interest income	1.44	0.97	77	1.74	1.13	80	1.32	1.04	70	1.64	1.21	75	1.54	1.32	69
Equals: adjusted operating income (tax equivalent)	1.94	3.56	2	3.55	3.87	36	1.86	3.70	1	3.50	4.04	24	3.38	4.41	10
Less: Overhead expense	1.62	2.18	14	2.89	2.28	82	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84
Less: Provision for credit losses	-0.01	0.04	34	-0.42	-0.12	15	0.01	-0.09	75	0.50	0.51	54	0.17	0.15	66
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	57	0	0.01	23	0.09	0.02	92	0.02	0.01	84
Plus: other tax equivalent adjustments	-0.01	0	2	0	0	48	-0.01	0	3	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.33	1.35	5	1.08	1.78	9	0.24	1.66	0	0.09	1.04	9	-0.38	1.56	0
Less: Applicable income taxes (tax equivalent)	0	0.31	3	0.18	0.40	8	-0.04	0.38	0	0	0.23	6	0.06	0.36	2
Less: Minority interest	0	0	42	-0.01	0	1	0	0	40	-0.01	0	1	-0.01	0	0
Equals: Net operating income	0.32	1.03	5	0.90	1.36	14	0.28	1.26	1	0.10	0.81	8	-0.43	1.19	1
Plus: Net extraordinary items	-4.16	0	0	0	0	50	0.48	0	99	0	0	50	0	0	50
Equals: Net income	-3.84	1.02	0	0.90	1.35	14	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1
Memo: Net income (last four quarters)	-0.40	1.17	0	0.51	1.07	11	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1
Net income—BHC and noncontrolling (minority) interest	-3.84	1.04	0	0.90	1.37	12	0.77	1.27	6	0.09	0.83	8	-0.44	1.20	0
Margin Analysis															
Average earning assets / Average assets	93.35	93.16	56	93.58	93.08	58	93.37	93.08	54	93.24	92.32	63	92.61	91.05	67
Average interest-bearing funds / Average assets	57.22	60.43	40	61.43	62.97	48	59.57	61.99	43	64.12	64.06	51	68.13	65.57	65
Interest income (tax equivalent) / Average earning assets	0.67	2.96	0	2.26	3.18	8	0.65	3.06	0	2.62	3.55	9	3.54	4.41	9
Interest expense / Average earning assets	0.13	0.20	36	0.33	0.29	65	0.07	0.25	12	0.62	0.52	68	1.55	1.08	83
Net interest income (tax equivalent) / Average earning assets	0.53	2.75	1	1.93	2.88	12	0.58	2.80	1	2	3.01	11	1.99	3.33	10
Yield or Cost															
Total loans and leases (tax equivalent)	0.82	3.88	0	3.15	4.05	8	0.72	4.01	0	3.45	4.27	9	4.13	5.09	8
Interest-bearing bank balances	0	0.18	2	0.10	0.10	49	0	0.14	4	0.33	0.27	71	2.20	2.04	58
Federal funds sold and reverse repos	0.23	0.28	55	0.27	0.26	70	0.20	0.25	56	1.08	0.68	76	3.37	2.44	81
Trading assets	2.90	0.43	92	2.36	0.39	92	2.63	0.45	93	2.83	0.60	90	3.26	0.99	87
Total earning assets	0.66	2.93	0	2.25	3.15	8	0.64	3.04	0	2.61	3.51	9	3.53	4.36	10
Investment securities (tax equivalent)	0.06	1.78	0	2.04	1.84	62	0.11	1.77	0	1.98	2.25	28	2.32	2.76	15
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.09	1	1.31	1.30	53	0	1.14	1	1.80	1.75	55	1.87	2.32	21
Mortgage-backed securities	0	1.67	0	2.21	1.60	90	0	1.57	0	1.91	2.05	32	2.19	2.61	8
All other securities	0.90	2.75	4	2.61	2.93	39	1.29	2.81	9	2.73	3.24	31	3.88	4.06	57
Interest-bearing deposits	0.01	0.16	2	0.21	0.26	44	0.02	0.21	3	0.57	0.53	60	1.32	1.10	70
Time deposits of \$250K or more	0	0.48	3	0.55	0.82	23	0	0.66	1	1.48	1.42	53	2.41	1.96	87
Time deposits < \$250K	0	0.44	1	0.96	0.78	70	0	0.62	1	1.75	1.36	84	2.39	1.82	87
Other domestic deposits	0.01	0.13	2	0.14	0.17	45	0.02	0.15	3	0.35	0.36	53	0.98	0.93	56
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.15	0.16	55	0.12	0.18	54	0.10	0.17	48	0.64	0.62	65	2.97	1.86	85
Other borrowed funds and trading liabilities	0.94	1.14	41	1.81	1.38	72	0.42	1.27	23	2.07	1.50	80	2.76	2.38	72
All interest-bearing funds	0.22	0.31	34	0.50	0.42	66	0.11	0.37	8	0.91	0.74	72	2.11	1.49	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	584,856	729,920	2,189,870	2,742,723	2,630,639
Fiduciary activities income	6	25,441	6,025	107,117	106,065
Service charges on deposit accounts - domestic	8,210	35,899	36,154	147,242	165,679
Trading revenue	-65,183	-17,748	-375,015	34,548	69,904
Investment banking fees and commissions	102,081	155,536	516,402	612,861	496,994
Insurance activities revenue	0	114	0	1,080	2,028
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	21,735	0	-122,589	-43,943
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	38,851	7,155	38,765	104,536	90,429
Other non-interest income	500,891	501,788	1,967,539	1,857,928	1,743,483
Total overhead expenses	657,794	1,210,530	2,645,905	5,010,495	6,180,849
Personnel expense	400,962	712,754	1,487,032	2,752,647	2,686,509
Net occupancy expense	71,564	116,205	176,006	434,303	426,999
Goodwill impairment losses	0	0	0	357,000	1,614,444
Amortization expenses and impairment loss (other intangible assets)	1,666	6,956	4,997	79,019	33,681
Other operating expenses	183,602	374,615	977,870	1,387,526	1,419,216
Fee income on mutual funds and annuities	0	6,917	0	23,554	26,998
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	13,007	13,920	13,285	13,893	13,238
Average personnel expense per employee	30.83	51.20	111.93	198.13	202.94
Average assets per employee	12,476.01	12,032.27	12,458.84	12,042.83	12,905.37

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0.95	2.10	39	0	2.17	11	0.86	2.02	39	1.03	2.72	35
Overhead expenses / Net Interest Income + non-interest income	83.89	61.09	94	81.66	59.31	96	86.16	59.28	98	85.77	62.28	91	107.38	61.29	99
Percent of Average Assets															
Total overhead expense	1.62	2.18	14	2.89	2.28	82	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84
Personnel expense	0.99	1.21	22	1.70	1.28	87	0.90	1.21	16	1.65	1.30	82	1.57	1.41	65
Net occupancy expense	0.18	0.23	25	0.28	0.24	64	0.11	0.23	10	0.26	0.26	51	0.25	0.28	32
Other operating expenses	0.46	0.71	12	0.91	0.73	78	0.59	0.72	36	1.09	0.94	75	1.80	0.97	89
Overhead less non-interest income	0.18	1.18	7	1.15	1.10	52	0.28	1.10	9	1.36	1.25	55	2.08	1.32	91
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	83.58	60.59	94	81.45	58.69	96	85.84	58.83	98	85.52	61.82	91	106.93	60.64	99
Personnel expense	50.94	33.94	97	47.96	33.28	96	48.25	32.93	97	46.98	32.36	97	46.48	32.39	95
Net occupancy expense	9.09	6.43	85	7.82	6.42	70	5.71	6.23	40	7.41	6.58	63	7.39	6.52	67
Other operating expenses	23.54	19.35	80	25.67	18.45	86	31.89	19.18	95	31.12	22.28	85	53.07	21.20	96
Total non-interest income	74.31	26.24	94	49.11	28.42	86	71.05	27.67	94	46.81	28.83	85	45.51	29.23	84
Fiduciary activities income	0	2.31	28	1.71	2.15	50	0.20	2.20	32	1.83	2.09	55	1.83	1.97	57
Service charges on domestic deposit accounts	1.04	3.51	15	2.42	3.21	35	1.17	3.27	17	2.51	3.27	33	2.87	3.88	37
Trading revenue	-8.28	0.53	2	-1.19	0.97	3	-12.17	0.62	0	0.59	1.28	58	1.21	1.18	70
Investment banking fees and commissions	12.97	2.33	93	10.46	2.51	89	16.75	2.58	95	10.46	2.46	90	8.60	3.54	82
Insurance activities revenue	0	0.38	16	0.01	0.38	32	0	0.36	11	0.02	0.41	37	0.04	0.47	42
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	1.46	0.99	76	0	0.60	14	-2.09	0.01	7	-0.76	0.28	4
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.94	1.74	87	0.48	3.74	24	1.26	3.30	38	1.78	3.92	45	1.56	1.86	55
Other non-interest income	63.64	8.92	99	33.76	8.65	96	63.84	9.27	99	31.71	9.65	95	30.16	10.04	93
Overhead less non-interest income	9.27	33.42	8	32.34	29.66	52	14.80	30.52	12	38.71	31.93	68	61.42	31.06	99
Applicable income taxes / Pretax net operating income (tax equivalent)	0.69	20.83	1	15.56	21.04	10	-14.94	21.18	0	-11.83	18.63	2		20.56	
Applicable income tax + TE / Pretax net operating income + TE	0.96	22.92	1	16.39	22.74	6	-16.24	22.67	0	-0.19	21.18	3		23.23	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	44,229,121	45,997,029	43,882,310	47,882,060	57,448,593	-3.84	-12.53
Commercial and industrial loans	20,159,708	19,606,865	20,238,926	19,656,926	16,189,588	2.82	9.45
Loans to individuals	2,282,982	2,859,102	2,728,271	3,159,922	4,605,863	-20.15	111.71
Loans to depository institutions and acceptances of other banks	283	511	486	536	637	-44.62	-94.65
Agricultural loans	504,797	312,332	501,128	345,164	324,994	61.62	72.41
Other loans and leases	13,598,839	11,561,538	13,790,851	11,969,601	10,554,379	17.62	60.86
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	80,775,730	80,337,377	81,141,972	83,014,209	89,124,054	0.55	2.49
Less: Allowance for loan and lease losses	246,657	1,055,000	248,000	1,273,000	538,476	-76.62	-56.70
Net loans and leases	80,529,073	79,282,377	80,893,972	81,741,209	88,585,578	1.57	2.92
Debt securities that reprice or mature in over 1 year	23,796,640	24,228,165	24,700,593	21,823,105	22,441,778	-1.78	14.37
Mutual funds and equity securities	28,277	19,696	31,151	19,945	9,841	43.57	482.55
Subtotal	104,353,990	103,530,238	105,625,716	103,584,259	111,037,197	0.80	5.35
Interest-bearing bank balances	8,280,928	17,561,748	9,808,870	14,347,554	7,222,859	-52.85	168.22
Federal funds sold and reverse repos	22,174,581	18,177,386	23,236,286	17,607,560	23,942,932	21.99	10.92
Debt securities that reprice or mature within 1 year	2,988,424	3,523,725	3,267,694	3,746,450	4,768,708	-15.19	-33.40
Trading assets	9,394,296	14,221,717	9,385,957	16,038,348	10,376,454	-33.94	5.22
Total earning assets	147,192,219	157,014,814	151,324,523	155,324,171	157,348,150	-6.26	8.59
Non-interest-bearing cash and due from depository institutions	1,893,348	2,164,721	2,044,946	2,065,317	2,411,028	-12.54	8.81
Premises, fixed assets, and leases	1,236,805	1,300,031	1,236,187	1,319,489	1,369,076	-4.86	100.26
Other real estate owned	251	251	251	251	651	0.00	-96.26
Investment in unconsolidated subsidiaries	1,131,441	1,272,877	1,172,244	1,328,054	1,354,090	-11.11	-32.62
Intangible and other assets	7,768,445	8,215,910	7,357,487	7,808,292	8,326,748	-5.45	-23.03
Total assets	159,222,509	169,968,604	163,135,638	167,845,574	170,809,743	-6.32	6.37
Quarterly average assets	162,275,496	167,489,220	162,681,141	166,307,838	171,205,014	-3.11	8.33
Average loans and leases (YTD)	81,266,079	81,525,184	80,973,303	87,233,879	88,774,571	-0.32	3.65
Memoranda							
Loans held-for-sale	58,066,684	837,366	57,700,901	848,520	910,583	6834.44	15270.42
Loans not held-for-sale	22,709,046	79,500,011	23,441,071	82,165,689	88,213,471	-71.44	-71.05
Real estate loans secured by 1-4 family	26,927,718	27,348,968	26,257,729	29,280,496	38,321,856	-1.54	-19.88
Commercial real estate loans	17,112,151	18,433,420	17,427,289	18,390,040	18,891,879	-7.17	2.11
Construction and land development	1,347,826	1,696,929	1,586,986	1,698,849	1,488,464	-20.57	-37.88
Multifamily	6,748,849	7,228,526	6,769,048	7,209,931	7,306,441	-6.64	44.20
Nonfarm nonresidential	9,015,476	9,507,965	9,071,255	9,481,260	10,096,974	-5.18	-9.02
Real estate loans secured by farmland	189,252	214,641	197,292	211,524	234,858	-11.83	-2.50
Total investment securities	26,813,341	27,771,586	27,999,438	25,589,500	27,220,327	-3.45	5.99
U.S. Treasury securities	3,559,994	4,010,105	3,530,828	2,682,751	4,396,983	-11.22	7.71
US agency securities (excluding mortgage-backed securities)	5,564,631	5,485,897	6,039,942	4,050,339	2,400,608	1.44	999999.00
Municipal securities	615,421	839,049	661,504	931,922	938,310	-26.65	-21.38
Mortgage-backed securities	15,652,778	15,663,666	16,311,407	16,000,268	17,780,840	-0.07	-14.81
Asset-backed securities	1,217,044	1,241,456	1,248,402	1,366,637	1,490,681	-1.97	-39.42
Other debt securities	175,196	511,717	176,204	537,638	203,064	-65.76	-78.72
Mutual funds and equity securities	28,277	19,696	31,151	19,945	9,841	43.57	482.55
Available-for-sale securities	26,785,064	19,614,779	27,968,287	18,258,855	17,789,093	36.56	79.46
U.S. Treasury securities	3,559,994	4,010,105	3,530,828	2,682,751	4,387,983	-11.22	26.58
US agency securities (excluding mortgage-backed securities)	5,564,631	1,702,017	6,039,942	1,790,606	1,050,289	226.94	999999.00
Municipal securities	615,421	839,049	661,504	931,922	938,310	-26.65	-21.38
Mortgage-backed securities	15,652,778	11,310,435	16,311,407	10,949,301	9,718,766	38.39	84.31
Asset-backed securities	1,217,044	1,241,456	1,248,402	1,366,637	1,490,681	-1.97	-39.42
Other debt securities	175,196	511,717	176,204	537,638	203,064	-65.76	-78.72
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		-11,987		221,287	87,017		
Available-for-sale securities appreciation (depreciation)	40,141	-49,915	-143,142	598,768	-19,432		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,685,198	1,086,529	2,705,854	1,363,491	1,200,651	55.10	-41.87

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	9,315,773	9,681,425	9,522,734	9,282,776	6,782,515	-3.78	-2.71
NOW, ATS and transaction accounts	6,244,298	6,613,171	4,778,936	6,887,026	4,823,740	-5.58	5.60
Time deposits less brokered deposits < \$250K	-976,755	-2,058,072	-1,834,966	-1,430,882	2,813,435		
MMDA and other savings accounts	78,600,150	82,318,153	82,099,121	78,892,782	68,702,020	-4.52	19.42
Other non-interest-bearing deposits							
Core deposits	93,183,466	96,554,677	94,565,825	93,631,702	83,121,710	-3.49	14.54
Time deposits of \$250K or more	2,067,256	3,705,235	2,187,975	3,686,516	7,395,130	-44.21	55.12
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	24,740,893	25,328,721	26,541,588	27,160,513	28,865,996	-2.32	-1.50
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	79,399	7,960	22,597	58,362	-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	3,243,315	2,321,772	2,503,034	2,062,911	9,263,640	39.69	-28.56
Other borrowings w/remaining maturity over 1 year	8,979,463	12,401,293	9,017,814	12,617,851	14,254,697	-27.59	7.95
Brokered deposits < \$250K	2,829,909	5,086,111	3,848,152	5,107,548	5,343,727	-44.36	-21.97
Noncore funding	41,860,836	48,922,531	44,106,523	50,657,936	65,181,552	-14.43	-4.46
Trading liabilities	4,399,411	4,235,432	3,638,884	3,333,640	3,258,555	3.87	36.07
Subordinated notes and debentures + trust preferred securities	0	0	0	36,911	36,766		-100.00
Other liabilities	3,084,504	3,096,883	2,578,188	2,906,189	2,844,764	-0.40	29.45
Total liabilities	142,528,217	152,809,523	144,889,420	150,566,378	154,443,347	-6.73	7.93
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	132,077	132,077	132,077	132,077	132,077	0.00	-8.48
Common surplus	8,262,879	8,264,256	8,266,055	8,241,704	8,220,985	-0.02	4.71
Retained earnings	8,507,851	9,180,954	10,066,103	8,802,103	8,788,457	-7.33	-17.65
Accumulated other comprehensive income	-296,419	-508,788	-307,335	12,624	-861,999		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	16,606,388	17,068,499	18,156,900	17,188,508	16,279,520	-2.71	-5.02
Noncontrolling (minority) interest in subsidiaries	87,904	90,582	89,318	90,688	86,876	-2.96	-39.88
Total equity capital, including minority interest	16,694,292	17,159,081	18,246,218	17,279,196	16,366,396	-2.71	-5.31
Total liabilities and capital	159,222,509	169,968,604	163,135,638	167,845,574	170,809,743	-6.32	6.37
Memoranda							
Non-interest-bearing deposits	43,983,307	43,909,375	44,036,939	40,130,156	31,521,260	0.17	25.57
Interest-bearing deposits	54,097,324	61,436,648	56,565,013	62,295,610	64,339,307	-11.95	5.02
Total deposits	98,080,631	105,346,023	100,601,952	102,425,766	95,860,567	-6.90	13.34
Long-term debt that reprices within 1 year	6,837,234	6,830,712	6,734,663	7,041,407	7,521,321	0.10	18.90
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,156,900	17,188,508	17,188,508	16,279,520	16,508,372		
Accounting restatements	-596	0	0	-143,860	5,192		
Net income	-1,557,656	378,851	1,272,010	166,468	-733,757		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-3,176	22,551	16,341	11,756	18,921		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	18,556		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	10,916	-521,411	-319,959	874,624	462,236		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	16,606,388	17,068,499	18,156,900	17,188,508	16,279,520		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	27.78	37.11	28	27.06	36.10	29	26.90	36.25	29	28.53	36.22	31	33.63	37.78	38
Commercial and industrial loans	12.66	10.78	65	11.54	13.88	40	12.41	10.76	65	11.71	13.52	41	9.48	12.02	38
Loans to individuals	1.43	3.61	49	1.68	3.42	52	1.67	3.36	54	1.88	3.40	53	2.70	4.20	53
Loans to depository institutions and acceptances of other banks	0	0.02	71	0	0.02	67	0	0.02	70	0	0.03	65	0	0.04	60
Agricultural loans	0.32	0.17	77	0.18	0.19	70	0.31	0.18	76	0.21	0.19	72	0.19	0.24	69
Other loans and leases	8.54	4.19	82	6.80	4.29	71	8.45	4.47	78	7.13	4.63	70	6.18	5.01	62
Net loans and leases	50.58	59.31	20	46.65	60.99	13	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20
Debt securities over 1 year	14.95	19.47	36	14.25	16.70	40	15.14	19.46	36	13	15.55	37	13.14	14.60	46
Mutual funds and equity securities	0.02	0.06	42	0.01	0.06	44	0.02	0.06	45	0.01	0.05	42	0.01	0.06	37
Subtotal	65.54	80.04	11	60.91	78.43	8	64.75	79.22	11	61.71	78.16	10	65.01	79.65	15
Interest-bearing bank balances	5.20	7.18	40	10.33	9.08	61	6.01	8.50	41	8.55	7.51	60	4.23	3.06	70
Federal funds sold and reverse repos	13.93	0.55	96	10.69	0.50	95	14.24	0.54	96	10.49	0.82	92	14.02	1.57	91
Debt securities 1 year or less	1.88	1.65	65	2.07	1.59	70	2	1.56	70	2.23	1.68	70	2.79	1.91	73
Trading assets	5.90	0.52	93	8.37	0.56	94	5.75	0.49	93	9.56	1.01	92	6.07	1.19	86
Total earning assets	92.44	91.28	66	92.38	91.48	60	92.76	91.77	61	92.54	91.05	67	92.12	89.53	76
Non-interest cash and due from depository institutions	1.19	0.96	71	1.27	1	74	1.25	0.82	84	1.23	1.07	61	1.41	1.14	70
Other real estate owned	0	0.01	22	0	0.02	11	0	0.01	18	0	0.02	9	0	0.03	12
All other assets	6.37	7.70	30	6.35	7.44	37	5.99	7.35	32	6.23	7.82	31	6.47	9.27	20
Memoranda															
Short-term investments	21	10.28	87	23.10	11.92	88	22.26	11.47	87	21.27	11.17	86	21.04	7.63	87
U.S. Treasury securities	2.24	1.80	71	2.36	0.98	79	2.16	1.47	74	1.60	0.84	78	2.57	1.03	77
US agency securities (excluding mortgage-backed securities)	3.49	0.79	91	3.23	0.73	90	3.70	0.82	91	2.41	0.63	89	1.41	0.54	84
Municipal securities	0.39	1.72	38	0.49	1.77	38	0.41	1.73	37	0.56	1.69	41	0.55	1.34	41
Mortgage-backed securities	9.83	14.04	33	9.22	12.38	38	10	14.14	34	9.53	11.75	42	10.41	11.44	45
Asset-backed securities	0.76	0.56	72	0.73	0.35	78	0.77	0.50	74	0.81	0.32	80	0.87	0.28	83
Other debt securities	0.11	0.55	42	0.30	0.46	55	0.11	0.53	40	0.32	0.42	58	0.12	0.39	54
Loans held-for-sale	36.47	0.40	99	0.49	0.46	68	35.37	0.55	99	0.51	0.52	62	0.53	0.39	72
Loans held for investment	14.26	59.15	2	46.77	61.15	13	14.37	58.06	1	48.95	61.72	17	51.64	63.50	19
Real estate loans secured by 1-4 family	16.91	11.67	78	16.09	11.69	68	16.10	11.46	74	17.44	11.91	71	22.44	13.29	83
Revolving	0.74	1.40	35	0.85	1.51	38	0.75	1.42	36	0.94	1.66	37	1.19	2.07	38
Closed-end, secured by first liens	16.17	9.94	82	15.24	9.76	79	15.34	9.67	80	16.50	9.81	84	21.24	10.69	88
Closed-end, secured by junior liens	0	0.17	11	0	0.21	8	0	0.17	12	0	0.22	10	0.01	0.28	11
Commercial real estate loans	10.75	23.42	21	10.85	22.27	22	10.68	22.69	21	10.96	22.22	24	11.06	22.23	28
Construction and land development	0.85	3.49	22	1	3.32	20	0.97	3.34	22	1.01	3.40	22	0.87	3.44	22
Multifamily	4.24	3.52	69	4.25	3.21	72	4.15	3.57	70	4.30	3.12	73	4.28	3.01	74
Nonfarm nonresidential	5.66	15.11	20	5.59	14.77	19	5.56	14.57	19	5.65	14.72	22	5.91	14.69	25
Real estate loans secured by farmland	0.12	0.33	57	0.13	0.33	58	0.12	0.30	58	0.13	0.33	58	0.14	0.36	58

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	54.76	61.87	31	57.25	57.91	41	54.08	61.05	32	57.68	57.15	39	64.46	57.46	50
Real estate loans secured by 1-4 family	33.34	20.07	87	34.04	19.43	88	32.36	19.86	85	35.27	19.43	89	43	20.75	92
Revolving	1.46	2.35	41	1.80	2.45	46	1.51	2.43	42	1.91	2.64	43	2.29	3.15	42
Closed-end	31.87	17.49	87	32.24	16.76	88	30.85	17.24	85	33.37	16.59	91	40.71	17.39	92
Commercial real estate loans	21.18	38.39	24	22.95	35.36	25	21.48	37.86	23	22.15	34.63	24	21.20	33.52	28
Construction and land development	1.67	5.82	20	2.11	5.29	25	1.96	5.65	22	2.05	5.26	24	1.67	5.09	23
1-4 family	0.07	1.29	20	0.18	1.05	28	0.12	1.18	25	0.13	0.93	23	0.15	0.94	28
Other	1.60	4.49	22	1.93	4.21	26	1.83	4.40	24	1.92	4.19	27	1.52	4.02	23
Multifamily	8.36	5.66	77	9	5.08	82	8.34	5.78	77	8.69	4.96	82	8.20	4.69	82
Nonfarm nonresidential	11.16	25	22	11.84	23.47	23	11.18	24.56	22	11.42	22.93	24	11.33	22.15	26
Owner-occupied	4.74	8.44	31	3.94	7.93	27	4.57	8.29	32	3.78	7.68	27	3.28	7.72	26
Other	6.42	16.32	20	7.89	15.25	25	6.61	15.94	20	7.64	14.95	26	8.05	14.34	28
Real estate loans secured by farmland	0.23	0.59	62	0.27	0.56	61	0.24	0.54	61	0.25	0.54	61	0.26	0.55	61
Loans to depository institutions and acceptances of other banks	0	0.03	71	0	0.03	67	0	0.04	70	0	0.06	65	0	0.11	61
Commercial and industrial loans	24.96	18.81	74	24.41	23.16	59	24.94	18.86	73	23.68	22.17	60	18.17	19.53	48
Loans to individuals	2.83	6.52	52	3.56	6.02	58	3.36	6.24	57	3.81	6.13	58	5.17	7.13	57
Credit card loans	0.27	0.51	68	0.26	0.50	69	0.26	0.53	68	0.27	0.65	68	0.33	0.81	63
Agricultural loans	0.62	0.31	80	0.39	0.33	71	0.62	0.34	77	0.42	0.32	72	0.36	0.37	73
Other loans and leases	16.84	8.03	85	14.39	8.05	78	17	8.75	80	14.42	9.09	73	11.84	9.85	67
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	285.64	395.39	30	270.96	382.51	27	256.76	391.81	26	284.56	381.27	32	367.67	391.26	41
Real estate loans secured by 1-4 family	173.90	125.02	79	161.11	124.29	67	153.64	126.06	70	174.01	125.03	69	245.26	138.18	86
Revolving	7.64	14.84	33	8.51	16.14	35	7.17	15.44	33	9.41	17.42	35	13.03	21.26	40
Closed-end	166.26	108.83	82	152.60	106.79	75	146.47	108.85	76	164.61	106.14	80	232.23	115.20	89
Commercial real estate loans	110.51	249.33	20	108.59	237.40	21	101.97	245.88	18	109.29	234.65	23	120.91	229.44	30
Construction and land development	8.70	36.95	20	10	35.26	21	9.29	35.95	21	10.10	35.62	24	9.53	34.95	24
1-4 family	0.38	8.02	20	0.85	6.84	25	0.58	7.42	23	0.64	6.34	22	0.88	6.61	28
Other	8.33	28.49	20	9.14	28.01	21	8.70	28.11	20	9.45	28.16	25	8.65	27.32	24
Multifamily	43.59	37.99	70	42.58	34.02	71	39.61	38.66	66	42.85	32.74	73	46.76	31.04	80
Nonfarm nonresidential	58.22	160.85	18	56.01	157.71	17	53.08	158.05	16	56.35	155.06	20	64.62	152.10	23
Owner-occupied	24.75	53.96	25	18.65	52.99	21	21.67	52.99	24	18.66	52.37	23	18.69	53.07	24
Other	33.48	105.37	17	37.36	102.29	18	31.40	102.54	15	37.69	100.54	21	45.93	97.41	28
Real estate loans secured by farmland	1.22	3.46	57	1.26	3.50	57	1.15	3.22	56	1.26	3.44	57	1.50	3.60	58
Loans to depository institutions and acceptances of other banks	0	0.18	70	0	0.18	66	0	0.21	70	0	0.28	64	0	0.44	59
Commercial and industrial loans	130.19	113.45	64	115.50	145.22	38	118.42	114.45	56	116.82	139.91	38	103.61	122.02	45
Loans to individuals	14.74	36.67	50	16.84	35.91	53	15.96	34.55	52	18.78	37.47	53	29.48	43.51	54
Credit card loans	1.43	2.64	68	1.23	2.59	67	1.23	2.77	66	1.35	3.30	67	1.86	4.34	66
Agricultural loans	3.26	1.66	78	1.84	1.94	69	2.93	1.86	74	2.05	1.88	71	2.08	2.18	72
Other loans and leases	87.82	47.86	77	68.11	47.52	69	80.69	51.06	75	71.14	49.54	71	67.55	52.44	65
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.35	30.57	22	21.41	27.81	33	18.82	30.07	23	20.65	27.32	33	20.15	26.45	37
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	95.71	198.65	20	101.34	185.94	24	89.34	195.33	19	101.90	183.76	25	114.91	178.57	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.46	256.17	19	120	243.39	21	111.02	252.85	17	120.55	240.85	21	133.61	236.10	29

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	21	10.28	87	23.10	11.92	88	22.26	11.47	87	21.27	11.17	86	21.04	7.63	87
Liquid assets	39.81	28.10	80	43.71	27.16	90	41.15	29.03	81	41.61	26.22	87	38.54	22.44	84
Investment securities	16.84	21.67	35	16.34	18.78	42	17.16	21.63	38	15.25	17.85	38	15.94	16.99	48
Net loans and leases	50.58	59.31	20	46.65	60.99	13	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20
Net loans, leases and standby letters of credit	53.14	60.12	27	49.53	61.79	14	52.25	59.49	28	51.57	62.48	17	54.70	64.84	19
Core deposits	58.52	76.85	11	56.81	73.69	14	57.97	75.71	12	55.78	70.67	16	48.66	63.09	19
Noncore funding	26.29	9.46	88	28.78	11.95	85	27.04	10.30	87	30.18	14.13	82	38.16	19.36	85
Time deposits of \$250K or more	1.30	1.46	54	2.18	1.96	62	1.34	1.58	53	2.20	2.11	60	4.33	2.94	74
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	15.54	1.11	98	14.90	1.22	98	16.27	1.23	98	16.18	1.47	97	16.90	1.94	95
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.61	0.44	85	4.21	0.60	94	2.03	0.54	87	5.69	0.54	96	2.88	0.48	87
Commercial paper	0	0.02	45	0.05	0.01	91	0	0.01	91	0.01	0.01	89	0.03	0.02	91
Other borrowings w/remaining maturity of 1 year or less	2.04	1.03	77	1.37	1.11	66	1.53	1	68	1.23	1.24	60	5.42	3.01	80
Earning assets that reprice within 1 year	48.90	36.68	80	47.04	38.67	70	49.49	37.37	80	46.60	39.38	69	45.29	39.29	69
Interest-bearing liabilities that reprice within 1 year	2.20	6.16	17	3.60	7.73	24	2.24	6.39	12	3.96	8.20	20	8.17	10.19	42
Long-term debt that reprices within 1 year	4.29	0.22	96	4.02	0.28	96	4.13	0.26	96	4.20	0.47	93	4.40	0.96	88
Net assets that reprice within 1 year	42.40	29.01	80	39.42	29.49	71	43.11	29.65	82	38.45	29.11	70	32.72	26.63	64
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.07	-1.97	83	9.33	-0.51	80	7.38	-2.33	82	14.44	3.20	81	26.34	14.45	81
Net short-term noncore funding dependence	-0.62	-6.65	71	-2.85	-6.88	64	-1.26	-7.71	70	1.99	-4.76	74	12.93	3.38	79
Short-term investment / Short-term noncore funding	101.96	265.83	27	108.14	246.74	29	103.81	273.46	26	94.53	184.19	29	71.45	77.77	59
Liquid assets - short-term noncore funding / Nonliquid assets	31.92	35.38	51	39.70	30.67	66	33.50	36.68	51	32.73	28.18	61	14.79	16.97	52
Net loans and leases / Total deposits	82.10	73.06	70	75.26	76.22	47	80.41	72.79	69	79.81	79.43	50	92.41	90.31	52
Net loans and leases / Core deposits	86.42	78.05	68	82.11	83.77	55	85.54	78.25	65	87.30	88.34	57	106.57	103.93	63
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.53		-0.07	0.62	18		0.12		1.40	1.57	56	0.58	0.72	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.26	-8.82	99	-0.31	1.31	17	-0.85	-0.25	33	3.78	4.31	54	-0.13	1.36	5
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	29.30	12.84	77	0	14.28	13	28.57	11.38	78	34.61	12.67	82
Available-for-sale securities	99.89	77.97	90	70.63	85.49	22	99.89	83.77	85	71.35	87.23	21	65.35	85.40	17
U.S. Treasury securities	13.28	8.39	76	14.44	5.10	85	12.61	6.70	78	10.48	4.72	82	16.15	6.15	84
US agency securities (excluding mortgage-backed securities)	20.75	3.73	93	19.75	4.35	89	21.57	4.12	91	15.83	4.01	89	8.82	3.49	83
Municipal securities	2.30	7.89	41	3.02	9.71	40	2.36	8.22	41	3.64	9.83	42	3.45	7.75	46
Mortgage-backed securities	58.38	65.55	37	56.40	66.67	36	58.26	66.54	35	62.53	66.64	43	65.32	67.43	42
Asset-backed securities	4.54	2.78	71	4.47	1.97	77	4.46	2.50	71	5.34	1.91	79	5.48	1.66	82
Other debt securities	0.65	3.16	42	1.84	3.05	54	0.63	3.08	41	2.10	3.01	56	0.75	2.94	49
Mutual funds and equity securities	0.11	0.30	47	0.07	0.36	43	0.11	0.29	49	0.08	0.35	41	0.04	0.40	37
Debt securities 1 year or less	11.15	8.63	71	12.69	9.29	73	11.67	7.78	75	14.64	10.55	74	17.52	11.86	75
Debt securities 1 to 5 years	10.02	18.50	34	3	16.09	20	8.93	18.25	31	4.06	17.03	25	8.45	17.94	40
Debt securities over 5 years	78.73	70.45	60	84.24	72.48	64	79.28	71.11	61	81.22	69.86	63	74	66.02	49
Pledged securities	6.28	29.79	12	3.91	33.48	9	9.66	32.26	18	5.33	35.67	13	4.41	30.57	12
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-14.82	-1.29	41	31.95	156.41	23	1.71	27.98	35	-0.65	183.32	11	3.41	26.69	44
Investment securities	-3.45	28.40	10	15.62	31.91	36	9.42	31.36	26	-5.99	23.62	13	-0.01	11.75	27
Core deposits	-3.49	14.47	3	12.16	29.18	5	1	16.94	6	12.64	26.88	10	2.47	11.23	18
Noncore funding	-14.43	-10.65	44	-14.57	-25.09	65	-12.93	-14.79	54	-22.28	-12.18	39	1.50	6.59	43

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			48,279,211	47,712,624	46,044,819
Commit: Secured commercial real estate loans	1,306,453	1,371,747	1,156,661	1,631,196	3,085,365
Commit: Unsecured real estate loans	1,036,984	1,116,540	1,136,175	1,152,277	1,109,222
Credit card lines (reported semiannually, June/Dec)			2,472,846	2,278,173	2,052,429
Securities underwriting	0	0	0	0	0
Standby letters of credit	4,081,001	4,911,229	4,350,185	4,809,898	4,847,061
Commercial and similar letters of credit	16,015	19,751	17,881	13,311	13,211
Securities lent	4,731,446	5,733,136	6,097,662	6,416,537	4,447,582
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	216,000	127,000	251,000	147,000	142,400
Credit derivative contracts w/ purchased credit protection-investment grade	216,000	51,000	216,000	71,000	21,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	76,000	35,000	76,000	91,400
Derivative Contracts					
Interest rate futures and forward contracts	16,700,513	86,433,456	13,545,673	95,473,113	129,158,126
Written options contracts (interest rate)	4,004,722	2,475,093	3,665,910	2,387,659	1,216,902
Purchased options contracts (interest rate)	2,790,903	3,892,776	2,807,009	3,882,482	2,774,302
Interest rate swaps	115,989,928	103,488,021	121,357,107	102,290,604	96,366,664
Futures and forward foreign exchange	16,187,116	11,647,607	14,862,294	12,323,119	10,264,061
Written options contracts (foreign exchange)	332,457	379,521	334,786	380,242	273,559
Purchased options contracts (foreign exchange)	332,457	379,521	334,786	380,242	273,559
Foreign exchange rate swaps	1,184,781	238,677	200,331	258,482	291,914
Commodity and other futures and forward contracts	98,105	196,626	525	900	72,342
Written options contracts (commodity and other)	48,777	563,942	374	801,652	40,308
Purchased options contracts (commodity and other)	48,777	563,972	374	801,652	40,308
Commodity and other swaps	170,903	191,027	180,546	177,320	158,403

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							29.59	22.78	75	28.43	22.01	76	26.96	23.52	68
Standby letters of credit	2.56	0.64	94	2.89	0.67	93	2.67	0.65	93	2.87	0.71	93	2.84	0.84	91
Commercial and similar letters of credit	0.01	0.02	62	0.01	0.02	64	0.01	0.02	63	0.01	0.02	58	0.01	0.02	57
Securities lent	2.97	0.08	94	3.37	0.11	95	3.74	0.10	95	3.82	0.18	93	2.60	0.40	90
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.14	0.18	67	0.07	0.18	65	0.15	0.18	69	0.09	0.30	65	0.08	0.52	65
Credit derivative contracts w/ purchased credit protection-investment grade	0.14	0.19	75	0.03	0.17	71	0.13	0.18	77	0.04	0.25	72	0.01	0.30	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0.04	0.16	72	0.02	0.13	70	0.05	0.30	71	0.05	0.45	73
Derivative contracts	99.16	45.51	87	123.82	42.67	90	96.42	46.30	87	130.57	48.62	89	141.05	68.47	87
Interest rate contracts	87.60	33.09	89	115.49	30.32	93	86.66	32.46	90	121.56	34.36	91	134.37	47.31	89
Interest rate futures and forward contracts	10.49	4.02	88	50.85	4.59	93	8.30	3.25	88	56.88	6.21	91	75.62	10.67	89
Written options contracts (interest rate)	2.52	1.59	82	1.46	2	61	2.25	1.41	80	1.42	2.18	59	0.71	2.47	57
Purchased options contracts (interest rate)	1.75	1.35	78	2.29	1.45	79	1.72	1.31	78	2.31	1.46	79	1.62	2.65	72
Interest rate swaps	72.85	19.54	92	60.89	20.33	91	74.39	20.49	93	60.94	20.83	90	56.42	28.86	84
Foreign exchange contracts	11.33	6.48	88	7.44	6.19	87	9.64	6.30	87	7.95	6.01	87	6.50	10.12	85
Futures and forward foreign exchange contracts	10.17	3.96	90	6.85	3.83	88	9.11	3.78	90	7.34	3.47	88	6.01	5.23	87
Written options contracts (foreign exchange)	0.21	0.05	90	0.22	0.03	91	0.21	0.04	90	0.23	0.03	91	0.16	0.05	84
Purchased options contracts (foreign exchange)	0.21	0.05	89	0.22	0.04	91	0.21	0.04	90	0.23	0.04	90	0.16	0.08	84
Foreign exchange rate swaps	0.74	0.74	85	0.14	0.71	81	0.12	0.76	79	0.15	0.77	80	0.17	2.03	77
Equity, commodity, and other derivative contracts	0.23	1.07	77	0.89	0.80	83	0.11	0.92	74	1.06	1.86	82	0.18	3.32	70
Commodity and other futures and forward contracts	0.06	0.08	88	0.12	0.06	89	0	0.07	87	0	0.14	84	0.04	0.19	85
Written options contracts (commodity and other)	0.03	0.36	80	0.33	0.27	85	0	0.32	77	0.48	0.52	85	0.02	0.98	73
Purchased options contracts (commodity and other)	0.03	0.26	80	0.33	0.18	86	0	0.21	78	0.48	0.37	86	0.02	0.94	72
Commodity and other swaps	0.11	0.32	80	0.11	0.27	78	0.11	0.31	80	0.11	0.32	75	0.09	0.38	75

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							59.62	44.98	75	54.70	42.82	75	51.87	45.53	72
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BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	157,889,439	210,450,239	157,289,715	219,157,467	240,930,448
Interest rate contracts	139,486,066	196,289,346	141,375,699	204,033,858	229,515,994
Foreign exchange contracts	18,036,811	12,645,326	15,732,197	13,342,085	11,103,093
Equity, commodity, and other contracts	366,562	1,515,567	181,819	1,781,524	311,361
Derivatives Position					
Futures and forwards	32,985,734	98,277,689	28,408,492	107,797,132	139,494,529
Written options	4,385,956	3,418,556	4,001,070	3,569,553	1,530,769
Exchange-traded	312,777	780,917	100,000	893,627	0
Over-the-counter	4,073,179	2,637,639	3,901,070	2,675,926	1,530,769
Purchased options	3,172,137	4,836,269	3,142,169	5,064,376	3,088,169
Exchange-traded	173,577	1,644,947	500,000	1,543,627	465,000
Over-the-counter	2,998,560	3,191,322	2,642,169	3,520,749	2,623,169
Swaps	117,345,612	103,917,725	121,737,984	102,726,406	96,816,981
Held for trading	147,033,324	198,509,791	146,663,827	208,179,659	225,719,179
Interest rate contracts	128,953,468	184,684,604	131,034,532	193,325,912	214,804,769
Foreign exchange contracts	17,884,197	12,516,697	15,628,770	13,265,593	10,842,068
Equity, commodity, and other contracts	195,659	1,308,490	525	1,588,154	72,342
Non-traded	10,856,115	11,940,448	10,625,888	10,977,808	15,211,269
Interest rate contracts	10,532,598	11,604,742	10,341,167	10,707,946	14,711,225
Foreign exchange contracts	152,614	128,629	103,427	76,492	261,025
Equity, commodity, and other contracts	170,903	207,077	181,294	193,370	239,019
Derivative contracts (excluding futures and FX 14 days or less)	153,499,803	207,158,681	153,359,099	215,734,913	239,505,378
One year or less	52,536,986	107,051,371	55,234,743	118,222,540	150,448,965
Over 1 year to 5 years	55,341,079	57,135,575	56,754,593	56,045,362	48,873,081
Over 5 years	45,621,738	42,971,735	41,369,763	41,467,011	40,183,332
Gross negative fair value (absolute value)	934,626	865,789	695,296	1,025,685	521,986
Gross positive fair value	1,103,483	1,773,594	1,368,087	2,311,535	1,224,582
Held for trading	1,094,194	1,755,155	1,362,072	2,295,104	1,209,986
Non-traded	9,289	18,439	6,015	16,431	14,596
Current credit exposure on risk-based capital derivative contracts	839,771	1,434,006	1,133,142	1,914,592	1,070,912
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	88.34	93.91	22	93.27	94.52	25	89.88	94.17	25	93.10	94.10	26	95.26	93.44	34
Foreign exchange contracts	11.42	3.18	84	6.01	3.16	81	10	3.47	83	6.09	3.49	82	4.61	3.20	77
Equity, commodity, and other contracts	0.23	1.19	73	0.72	1.04	75	0.12	1.14	72	0.81	1.17	73	0.13	1.64	65
Futures and forwards															
Futures and forwards	20.89	10.22	78	46.70	12.82	88	18.06	11.16	73	49.19	14.05	90	57.90	13.49	91
Written options															
Written options	2.78	6.03	47	1.62	8.11	31	2.54	6.28	42	1.63	8.18	29	0.64	5.91	20
Exchange-traded															
Exchange-traded	0.20	0.13	88	0.37	0.10	89	0.06	0.12	87	0.41	0.14	87	0	0.15	42
Over-the-counter															
Over-the-counter	2.58	5.74	49	1.25	7.80	29	2.48	5.96	44	1.22	7.73	28	0.64	5.10	22
Purchased options															
Purchased options	2.01	3.59	56	2.30	3.58	61	2	3.27	57	2.31	3.42	60	1.28	4.42	52
Exchange-traded															
Exchange-traded	0.11	0.13	87	0.78	0.11	88	0.32	0.12	87	0.70	0.15	86	0.19	0.28	82
Over-the-counter															
Over-the-counter	1.90	3.11	59	1.52	3.15	60	1.68	2.87	60	1.61	2.86	58	1.09	3.35	56
Swaps															
Swaps	74.32	74.58	37	49.38	69.64	24	77.40	74.26	40	46.87	68.76	24	40.18	69.75	19
Held for trading															
Held for trading	93.12	38.74	79	94.33	42.14	82	93.24	40.42	78	94.99	43.53	82	93.69	44.16	76
Interest rate contracts															
Interest rate contracts	81.67	32.48	82	87.76	36.29	83	83.31	34.15	81	88.21	36.62	86	89.16	37.24	85
Foreign exchange contracts															
Foreign exchange contracts	11.33	1.60	90	5.95	1.47	87	9.94	1.68	88	6.05	1.60	88	4.50	1.60	84
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.12	0.58	82	0.62	0.51	83	0	0.60	80	0.72	0.68	80	0.03	0.83	76
Non-traded															
Non-traded	6.88	61.26	20	5.67	57.86	17	6.76	59.58	21	5.01	56.47	17	6.31	55.84	23
Interest rate contracts															
Interest rate contracts	6.67	57.41	20	5.51	54.11	18	6.57	56.71	21	4.89	53.82	17	6.11	52.22	24
Foreign exchange contracts															
Foreign exchange contracts	0.10	0.37	73	0.06	0.45	69	0.07	0.40	71	0.03	0.46	69	0.11	0.34	71
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.11	0.11	84	0.10	0.12	82	0.12	0.09	84	0.09	0.10	82	0.10	0.13	82
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	97.22	92.63	44	98.44	90.92	62	97.50	92.53	47	98.44	91.48	60	99.41	93.86	66
One year or less															
One year or less	33.27	27.97	65	50.87	26.80	77	35.12	27.56	67	53.94	32.05	75	62.44	32.17	76
Over 1 year to 5 years															
Over 1 year to 5 years	35.05	26.35	62	27.15	28.69	52	36.08	27.01	62	25.57	27.06	51	20.29	30.45	41
Over 5 years															
Over 5 years	28.89	29.53	52	20.42	30.03	42	26.30	29.89	46	18.92	29.56	41	16.68	28.09	38
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.59	1.21	21	0.41	1.21	18	0.44	0.98	25	0.47	1.55	25	0.22	0.83	22
Gross positive fair value															
Gross positive fair value	0.70	1.52	23	0.84	1.70	15	0.87	1.34	24	1.05	2.23	17	0.51	1.19	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.06	0.06	77	0.05	0.05	74	0.04	0.04	75	0.06	0.07	73	0.03	0.06	70
Gross positive fair value (X)															
Gross positive fair value (X)	0.07	0.06	76	0.11	0.07	83	0.08	0.05	82	0.15	0.09	81	0.08	0.07	80
Held for trading (X)															
Held for trading (X)	0.07	0.04	81	0.11	0.05	88	0.08	0.04	84	0.15	0.07	85	0.08	0.06	84
Non-traded (X)															
Non-traded (X)	0	0.01	19	0	0.01	22	0	0.01	17	0	0.02	21	0	0.01	34
Current credit exposure (X)															
Current credit exposure (X)	0.06	0.04	77	0.09	0.05	81	0.07	0.04	82	0.12	0.06	81	0.07	0.05	79
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.82	0.47	80	1.40	0.61	84	1.08	0.46	86	1.85	0.85	84	1	0.73	81

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	248,000	1,273,000	1,273,000	538,476	473,700
Gross losses	29,985	44,021	186,239	384,665	262,817
Write-downs, transfers to loans held-for-sale	3,262	0	25,921	38,371	26,488
Recoveries	14,564	16,617	98,153	47,523	44,928
Net losses	15,421	27,404	88,086	337,142	217,889
Provision for loan and lease losses	-7,578	-190,596	-15,873	843,150	282,665
Adjustments	21,656	0	-921,041	228,516	0
Ending balance	246,657	1,055,000	248,000	1,273,000	538,476
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.02	0.04	36	-0.46	-0.11	12	-0.01	-0.09	70	0.50	0.51	54	0.17	0.15	66
Provision for loan and lease losses / Average loans and leases	-0.04	0.06	34	-0.94	-0.20	9	-0.02	-0.16	66	0.97	0.82	67	0.32	0.24	71
Provision for loan and lease losses / Net loan and lease losses	-49.14	49.50	31	-695.50	-168.35	13	-18.02	-105.48	60	250.09	487.86	34	129.73	130.58	61
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.20	42	1.33	1.49	38	1.06	1.23	34	1.55	1.58	54	0.61	0.83	31
Allowance for loan and lease losses / Total loans and leases	0.31	1.17	4	1.31	1.47	40	0.31	1.20	3	1.53	1.55	55	0.60	0.81	31
Allowance for loan and lease losses / Net loans and leases losses (X)	4	38.27	13	9.62	18.09	50	2.82	21.39	3	3.78	11.58	19	2.47	8.03	22
Allowance for loan and lease losses / Nonaccrual assets	54.25	355.27	3	139.96	291.29	20	48.80	364.13	3	178.75	299.17	27	118.69	218.72	32
ALLL / 90+ days past due + nonaccrual loans and leases	50.60	284.19	6	136.78	246.27	26	46.31	287.08	5	168.06	244.34	35	113.78	151.73	42
Gross loan and lease losses / Average loans and leases	0.15	0.17	57	0.22	0.24	58	0.23	0.19	66	0.44	0.34	71	0.30	0.28	62
Recoveries / Average loans and leases	0.07	0.07	60	0.08	0.08	62	0.12	0.08	74	0.05	0.07	45	0.05	0.08	41
Net losses / Average loans and leases	0.08	0.09	58	0.13	0.16	55	0.11	0.11	58	0.39	0.27	73	0.25	0.21	68
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	96	0	0	44	0.03	0	96	0.04	0	96	0.03	0	96
Recoveries / Prior year-end losses	7.82	10.98	38	4.32	7.39	32	25.52	34.67	43	18.08	33.98	22	35.47	36.22	58
Earnings coverage of net loan and lease losses (X)	8.06	38.54	32	9.33	25.70	37	4.47	39.72	14	2.89	22.91	14	-1.77	24.40	7

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	23	-0.01	0.03	26	0.04	0.02	76	0.14	0.04	84	-0.01	0.01	20
Real estate loans secured by 1-4 family	-0.04	-0.02	31	-0.04	-0.01	22	-0.04	-0.02	20	-0.01	0.01	28	-0.01	0.01	20
Revolving	-0.40	-0.08	9	-0.43	-0.03	7	-0.48	-0.07	9	-0.07	0.01	15	-0.15	0.02	6
Closed-end	-0.02	-0.02	41	-0.02	-0.01	32	-0.02	-0.01	31	-0.01	0	29	-0.01	0	31
Commercial real estate loans	-0.01	0	24	0.03	0.05	64	0.18	0.04	90	0.38	0.07	94	0	0.01	30
Construction and land development	-0.12	-0.02	8	0.05	0	86	-0.01	0	31	-0.08	0	6	0	-0.01	77
1-4 family	-0.12	0	2	-0.02	0	6	-0.01	0	12	-0.08	0	3	0	0	86
Other	0	-0.01	71	0.07	0	90	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	15	0	0	15	0	0.01	19	-0.01	0	14	0	0	15
Nonfarm nonresidential	0	0.01	60	0.05	0.07	70	0.35	0.05	96	0.76	0.11	95	0	0.02	47
Owner-occupied	0	0	43	0	0.01	33	-0.01	0.01	10	0	0.02	5	0	0.01	32
Other	0	0	75	0.05	0.06	71	0.36	0.04	96	0.76	0.08	96	0	0.01	54
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.11	0.11	61	0.01	0.20	24	0.14	0.17	51	0.36	0.47	47	0.44	0.37	68
Loans to individuals	2.24	0.70	95	4.24	1.06	95	2.88	0.71	95	4.58	1.13	97	2.06	1.17	81
Credit card loans	4.75	1.88	93	5.83	2.41	91	5.23	1.84	93	7.46	2.92	91	6.56	3.11	90
Agricultural loans	0.01	0	90	-0.01	0.02	17	0	0.02	25	-0.05	0.19	8	-0.02	0.08	9
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.16	14	-0.07	0.09	6	-0.27	0.10	2	0.46	0.15	87	0.54	0.15	88

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	233,304	300,017	277,640	300,561	235,912
90+ days past due loans and leases	32,795	17,527	27,355	45,289	19,562
Nonaccrual loans and leases	454,626	753,784	508,212	712,163	453,698
Total past due and nonaccrual loans and leases	720,725	1,071,328	813,207	1,058,013	709,172
Restructured 30-89 days past due					
Restructured 30-89 days past due	41,412	8,126	42,715	8,509	2,794
Restructured 90+ days past due	68	56	49	73	24
Restructured nonaccrual	184,204	341,387	188,483	281,949	177,730
Total restructured loans and leases	225,684	349,569	231,247	290,531	180,548
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	233,304	0	277,640	0	0
90+ days past due loans held for sale	32,492	0	27,355	0	0
Nonaccrual loans held for sale	346,444	32,389	376,551	3,354	128,049
Total past due and nonaccrual loans held for sale	612,240	32,389	681,546	3,354	128,049
Restructured loans and leases in compliance	224,296	213,501	234,065	204,240	389,291
Other real estate owned	251	251	251	251	651
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.29	0.32	54	0.37	0.33	67	0.34	0.32	63	0.36	0.39	55	0.26	0.43	34
90+ days past due loans and leases	0.04	0.10	56	0.02	0.11	45	0.03	0.10	57	0.05	0.12	55	0.02	0.15	36
Nonaccrual loans and leases	0.56	0.44	69	0.94	0.65	77	0.63	0.46	76	0.86	0.66	74	0.51	0.51	51
90+ days past due and nonaccrual loans and leases	0.60	0.59	60	0.96	0.82	69	0.66	0.62	64	0.91	0.85	65	0.53	0.71	42
30-89 days past due restructured															
30-89 days past due restructured	0.05	0.01	90	0.01	0.01	73	0.05	0.01	90	0.01	0.01	67	0	0.01	44
90+ days past due restructured	0	0	66	0	0	62	0	0	62	0	0.01	58	0	0.01	58
Nonaccrual restructured	0.23	0.10	83	0.42	0.13	93	0.23	0.10	82	0.34	0.13	88	0.20	0.14	70
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0.29	0	98	0	0	41	0.34	0	98	0	0	38	0	0	38
90+ days past due loans held for sale	0.04	0	93	0	0	42	0.03	0	92	0	0	41	0	0	42
Nonaccrual loans held for sale	0.43	0	97	0.04	0	91	0.46	0	97	0	0.01	79	0.14	0	97
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.29	0.32	54	0.37	0.33	67	0.34	0.32	63	0.36	0.40	55	0.26	0.43	34
90+ days past due assets	0.04	0.10	56	0.02	0.11	45	0.03	0.10	56	0.05	0.12	55	0.02	0.15	34
Nonaccrual assets	0.56	0.45	69	0.94	0.66	76	0.63	0.47	76	0.86	0.67	73	0.51	0.53	50
30+ days past due and nonaccrual assets	0.89	0.94	56	1.33	1.18	66	1	0.97	63	1.27	1.29	62	0.80	1.19	35
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.31	0.35	54	0.45	0.50	55	0.33	0.36	54	0.45	0.52	50	0.28	0.44	30
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.36	52	0.45	0.53	52	0.33	0.37	51	0.45	0.55	44	0.28	0.48	26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.41	63	0.57	0.58	55	0.48	0.41	66	0.55	0.60	48	0.50	0.53	52
Allowance for loan and lease losses	292.17	62.77	98	92.49	69.27	77	316.65	62.64	97	72.68	66.66	66	157.20	115.41	75
Equity capital + allowance for loan and lease losses	4.28	3.67	67	5.38	5.03	60	4.27	3.60	65	5.01	4.97	55	5.03	4.28	61
Tier 1 capital + allowance for loan and lease losses	4.65	4.23	60	5.67	5.96	52	4.59	4.30	61	5.41	6.05	49	5.42	5.65	52
Loans and leases + other real estate owned	0.89	0.69	71	1.21	0.97	74	0.97	0.71	75	1.11	0.97	66	0.95	0.85	58

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.44	0.26	80	0.37	0.31	70	0.54	0.26	83	0.52	0.39	71	0.33	0.38	51
90+ days past due	0.01	0.13	55	0.01	0.13	42	0	0.12	38	0.04	0.16	57	0	0.16	28
Nonaccrual	0.62	0.51	70	0.99	0.76	72	0.72	0.52	74	1.11	0.76	78	0.26	0.46	32
Commercial and industrial															
30–89 days past due	0.13	0.26	35	0.33	0.22	73	0.13	0.24	41	0.12	0.23	42	0.09	0.31	19
90+ days past due	0.09	0.03	85	0.01	0.02	62	0.08	0.04	83	0.06	0.03	74	0.01	0.05	48
Nonaccrual	0.88	0.53	80	1.29	0.69	80	0.96	0.57	80	0.69	0.75	52	1.78	0.83	87
Individuals															
30–89 days past due	0.65	0.67	55	0.95	0.53	79	0.53	0.63	48	0.84	0.83	55	0.71	0.83	42
90+ days past due	0.32	0.08	85	0.41	0.11	85	0.31	0.09	84	0.46	0.14	86	0.37	0.17	80
Nonaccrual	0.01	0.16	26	0.01	0.22	28	0	0.17	26	0	0.28	22	0	0.17	23
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.16	62	0.64	0.17	85	0	0.07	30	0	0.17	28	0.11	0.24	62
90+ days past due	0	0	42	0	0	44	0	0	89	0.01	0	92	0	0	86
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	54	0	0.49	24	0.33	0.67	62
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.13	34	0.30	0.13	78	0.01	0.12	43	0.01	0.18	39	0.02	0.20	36
90+ days past due	0.01	0.01	77	0	0.01	72	0.01	0.01	80	0.01	0.01	81	0	0.01	63
Nonaccrual	0	0.08	48	0.41	0.15	81	0	0.09	43	0.40	0.15	80	0.12	0.13	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.28	0.44	44	0.38	0.47	51	0.33	0.46	43	0.46	0.65	46	0.40	0.67	31
	90+ days past due	0	0.25	49	0	0.28	18	0	0.24	43	0.03	0.33	45	0	0.31	31
	Nonaccrual	0.51	0.68	48	0.58	0.88	36	0.56	0.71	46	0.61	0.89	40	0.36	0.73	26
Revolving	30-89 days past due	0.52	0.27	80	0.37	0.31	70	0.45	0.28	72	0.45	0.48	51	0.38	0.45	42
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	66	0.01	0.05	56
	Nonaccrual	0.93	1.02	68	1.14	1.31	66	0.97	1.18	68	1.13	1.13	68	0.93	1	66
Closed-end	30-89 days past due	0.27	0.46	40	0.38	0.48	48	0.32	0.49	43	0.46	0.65	43	0.40	0.70	32
	90+ days past due	0	0.28	49	0	0.31	20	0	0.26	44	0.03	0.38	48	0	0.35	32
	Nonaccrual	0.50	0.66	50	0.55	0.85	35	0.54	0.67	48	0.58	0.87	40	0.32	0.70	27
Junior lien	30-89 days past due	0	0.01	31	0	0.01	20	0	0.01	25	0	0.02	21	0	0.02	20
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	60
	Nonaccrual	0	0.03	24	0	0.05	15	0	0.03	20	0	0.04	16	0	0.04	16
Commercial real estate	30-89 days past due	0.69	0.16	96	0.36	0.22	77	0.87	0.15	98	0.62	0.26	85	0.18	0.18	59
	90+ days past due	0.03	0.01	85	0.02	0.02	74	0	0.01	28	0.06	0.02	85	0	0.03	39
	Nonaccrual	0.80	0.37	84	1.60	0.62	91	0.96	0.38	89	1.90	0.62	93	0.08	0.23	26
Construction and development	30-89 days past due	2.13	0.19	96	0	0.22	15	3.68	0.17	98	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0.37	0.50	69	0	0.20	15	0.40	0.41	71	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	2.13	0.14	96	0	0.16	17	3.68	0.13	98	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0.37	0.43	70	0	0.16	18	0.40	0.35	72	0	0.17	14
Multifamily	30-89 days past due	0.17	0.06	82	0.30	0.08	84	0.24	0.07	85	0.23	0.09	80	0.07	0.08	66
	90+ days past due	0	0	46	0.01	0	91	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.06	0.13	54	0.06	0.17	66	0.06	0.11	53	0.02	0.05	52
Nonfarm non-residential	30-89 days past due	0.85	0.13	96	0.47	0.20	82	0.84	0.13	95	1.03	0.23	93	0.28	0.14	81
	90+ days past due	0.05	0.01	87	0.03	0.02	78	0	0.01	31	0.11	0.02	87	0	0.03	44
	Nonaccrual	1.52	0.45	93	2.99	0.78	96	1.80	0.45	96	3.57	0.80	98	0.13	0.28	31
Owner Occupied	30-89 days past due	0.27	0.04	97	0.32	0.06	95	0.37	0.04	98	0.91	0.07	99	0.18	0.07	90
	90+ days past due	0.05	0	94	0.01	0	80	0	0	37	0.10	0	99	0	0.01	52
	Nonaccrual	0.31	0.17	79	0.24	0.32	45	0.21	0.17	62	0.25	0.27	48	0.12	0.16	47
Other	30-89 days past due	0.58	0.08	96	0.15	0.12	66	0.47	0.08	89	0.12	0.14	62	0.10	0.07	71
	90+ days past due	0	0.01	39	0.03	0.01	82	0	0	37	0.01	0.01	78	0	0.01	30
	Nonaccrual	1.21	0.24	93	2.75	0.40	97	1.59	0.23	96	3.32	0.44	99	0.02	0.10	28
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.09	0.67	48	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	1.31	0.87	79	1.42	0.75	86	1.51	0.81	86	1.17	0.95	66	1.73	1.19	81
	90+ days past due	1.39	0.45	93	1.39	0.56	87	1.60	0.45	95	1.65	0.63	91	2.12	0.78	90
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	8,394,956	8,396,333	8,398,132	8,373,781	8,353,062
Retained earnings	8,507,851	9,400,144	10,066,103	9,071,793	8,788,457
Accumulated other comprehensive income (AOCI)	-296,419	-508,788	-307,335	12,624	-861,999
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	16,606,388	17,287,689	18,156,900	17,458,198	16,279,520
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,649,934	1,646,865	1,613,667	1,623,564	2,052,290
Accumulated other comprehensive income-related adjustments	-296,419	-508,788	-307,334	12,624	-861,901
Other deductions from common equity tier 1 capital	15,242	9,985	7,864	-1,160	2,710
Subtotal:	15,237,631	16,139,627	16,842,703	15,823,170	15,086,421
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	15,237,631	16,139,627	16,842,703	15,823,170	15,086,421
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	15,237,631	16,139,627	16,842,703	15,823,170	15,086,421
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	35,803	35,663
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	321,274	860,596	334,000	1,011,856	647,196
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	321,274	860,596	334,000	1,047,659	682,859
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	321,274	860,596	334,000	1,047,659	682,859
Exited advanced approach tier 2 capital					
Total capital	15,558,905	17,000,223	17,176,703	16,870,829	15,769,280
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	162,275,496	167,737,630	162,681,141	166,610,748	171,205,014
Less: Deductions from common equity tier 1 capital	1,649,934	1,646,865	1,613,667	1,623,564	2,052,290
Less: Other deductions	-242,758	-563,373	-249,535	-581,516	-653,895
Total assets for leverage ratio	160,868,320	166,654,138	161,317,009	165,568,700	169,806,619
Total risk-weighted assets	102,116,333	102,078,762	105,224,849	103,576,196	106,967,705
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	14.92	12.18	86	15.81	12.54	88	16.01	12.37	88	15.28	12.35	85	14.10	12.11	80
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	14.92	12.88	81	15.81	13.31	85	16.01	13.11	86	15.28	13.08	82	14.10	12.78	74
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.24	14.72	68	16.65	15.37	76	16.32	14.91	77	16.29	15.23	73	14.74	14.36	65
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.47	9.06	65	9.68	9.15	70	10.44	8.98	83	9.56	9.13	69	8.88	9.76	28
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	114	0	1,080	2,028	-100.00	-100.00
Other insurance activities income	0	114	0	1,080	2,028	-100.00	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	256,466	268,218	258,464	269,078	269,701	-4.38	-21.12

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0.01	0.38	32	0	0.36	11	0.02	0.41	37	0.04	0.47	42
Premium income / Insurance activities revenue		3.33			2.23	43		2.76			2.84	40		7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
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Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.66	12.22	13	1.56	11	14	1.51	12	12	1.57	11.03	15	1.73	11.51	16
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		31,439,507			32,207,892			32,515,065			32,653,275			34,385,170	
Net assets of broker-dealer subsidiaries / Consolidated assets	19.75	0.46	96	18.95	0.50	95	19.93	0.46	96	19.45	0.75	94	20.13	1.39	92

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	994,160	957,005	877,364	1,029,290	1,080,359
Real estate loans	35,235	36,505	37,854	36,149	28,654
Commercial and industrial loans	933,889	891,105	813,349	962,697	1,017,237
Loans to depository institutions and other banks acceptances	0	0	9	3	7
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	25,036	29,395	26,152	30,441	34,461
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	994,160	957,005	877,364	1,029,290	1,080,359
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans	0.10	1.62	57		1.94		0.15	0.79	41		0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	3.88	10.28	53	3.60	-6.17	68	-14.76	6.83	25	-4.73	-2.40	52	10.04	22.48	67
Total selected assets	3.88	17.19	57	3.60	-2.56	65	-14.76	9.48	21	-4.73	2.04	39	10.04	12.40	68
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	275,237	258,048	267,990	248,569	239,872	6.66	195.71
1–4 family residential loans	275,237	258,048	267,990	248,569	239,872	6.66	195.71
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.17	0.15	0.16	0.16	0.15		0.14
1–4 family residential loans	0.17	0.15	0.16	0.16	0.15		0.14
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	32.10	32.46	31.08	31.08	33.56		40.87
Home equity lines	1.46	1.79	1.50	1.50	1.90		2.28
Credit card receivables	0.27	0.26	0.26	0.26	0.27		0.33
Auto loans and other consumer loans	2.13	3.02	2.73	2.73	3.26		4.60
Commercial and industrial loans	24.87	24.33	24.86	24.86	23.61		18.12
All other loans and leases	39.16	38.14	39.57	39.57	37.39		33.81

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	6.23	6.86	5.66	6.99	7.47

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	2,360	2,762	1,704	4,886	6,085	-14.55		
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	2,360	2,762	1,704	4,886	6,085	-14.55		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	337	629	134	1,905	163	-46.42	-27.84	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	337	629	134	1,905	163	-46.42	-27.84	
Total past due securitized assets.....	2,697	3,391	1,838	6,791	6,248	-20.47	477.52	
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.86	1.07	0.64	1.97	2.54
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.86	1.07	0.64	1.97	2.54
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.12	0.24	0.05	0.77	0.07
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.12	0.24	0.05	0.77	0.07
Total past due securitized assets percent of securitized assets	0.98	1.31	0.69	2.73	2.60
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.28	0.39	0.32	0.47	0.42
Home equity lines	0.52	0.37	0.45	0.45	0.38
Credit card receivables	1.31	1.42	1.51	1.17	1.73
Commercial and industrial loans	0.13	0.33	0.13	0.12	0.09
All other loans and leases	0.39	0.38	0.48	0.41	0.18
Total managed loans past due 30–89 days	0.29	0.38	0.34	0.37	0.27
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0	0.03	0
Home equity lines	0	0	0	0	0.01
Credit card receivables	1.39	1.39	1.60	1.65	2.12
Commercial and industrial loans	0.09	0.01	0.08	0.06	0.01
All other loans and leases	0.03	0.04	0.02	0.07	0.03
Total managed loans past due 90+ days	0.04	0.02	0.03	0.06	0.02
Total Past Due Managed Assets	0.33	0.40	0.38	0.42	0.29
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.02	-0.02	-0.01	-0.01
Home equity lines	-0.40	-0.43	-0.48	-0.07	-0.15
Credit card receivables	4.75	5.83	5.23	7.46	6.56
Commercial and industrial loans	0.11	0.01	0.14	0.36	0.44
All other loans and leases	0.12	0.32	0.18	0.75	0.39
Net Losses on Managed Assets Percent of Total Managed Assets	0.08	0.14	0.11	0.40	0.24

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	8,654	8,760	32,446	52,142	107,517	-1.21	186.75
Dividends	0	0	0	0	0		
Interest	6,143	5,845	21,969	41,924	97,319	5.10	1207.02
Management and service fees	0	0	0	0	0		
Other income	2,511	2,915	10,477	10,218	10,198	-13.86	-1.45
Income from nonbank subsidiaries	9,540	10,776	279,348	120,516	683,687	-11.47	-84.30
Dividends	0	5	238,359	65,715	615,767	-100.00	-100.00
Interest	8,418	9,513	36,230	50,084	63,340	-11.51	3.20
Management and service fees	0	0	0	0	0		
Other income	1,122	1,258	4,759	4,717	4,580	-10.81	0.54
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	18,194	19,536	311,794	172,658	791,204	-6.87	-71.47
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	18,194	19,536	311,794	172,658	791,204	-6.87	-71.47
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	14,958	24,066	92,912	139,686	248,991	-37.85	-8.90
Other expenses	39,419	10,915	73,973	31,670	30,332	261.15	369.22
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	54,377	34,981	166,885	171,356	279,323	55.45	119.08
Income (loss) before taxes	-36,183	-15,445	144,909	1,302	511,881		
Applicable income taxes (credit)	-9,485	-4,049	-26,923	-17,737	-24,000		
Extraordinary items							
Income before undistributed income of subsidiaries	-26,698	-11,396	171,832	19,039	535,881		
Equity in undistributed income of subsidiaries	-1,530,958	390,247	1,100,178	147,429	-1,269,638		
Bank subsidiaries	-1,543,506	348,824	1,120,418	-38,124	-746,271		
Nonbank subsidiaries	12,548	41,423	-20,240	185,553	-523,367	-69.71	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	-1,557,656	378,851	1,272,010	166,468	-733,757		
Memoranda							
Bank net income	-1,543,506	348,824	1,120,418	-38,124	-746,271		
Nonbank net income	12,548	41,428	218,119	251,268	92,400	-69.71	-68.38
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	17,949,315	75.86	18,457,369	74.97	19,283,374	76.87	18,769,824	18,143,494	-2.75	-7.64
Common and preferred stock	15,093,491	63.79	15,654,747	63.58	16,631,356	66.30	15,805,761	15,102,724	-3.59	-6.89
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,825,000	11.94	2,775,000	11.27	2,625,000	10.46	2,925,000	3,000,000	1.80	-11.72
Other receivables	30,824	0.13	27,622	0.11	27,018	0.11	39,063	40,770	11.59	24.51
Investment in nonbank subsidiaries	4,897,268	20.70	5,511,422	22.39	4,944,520	19.71	5,026,717	4,785,287	-11.14	37.34
Common and preferred stock	2,116,901	8.95	2,222,931	9.03	2,102,849	8.38	2,181,639	2,002,945	-4.77	33.38
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,763,116	11.68	3,267,281	13.27	2,828,103	11.27	2,830,750	2,768,072	-15.43	41.28
Other receivables	17,251	0.07	21,210	0.09	13,568	0.05	14,328	14,270	-18.67	-24.75
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	524,642	2.22	357,085	1.45	574,512	2.29	582,526	840,201	46.92	-69.33
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	144,595	0.61	151,877	0.62	146,447	0.58	153,648	160,549	-4.79	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	145,960	0.62	142,671	0.58	137,759	0.55	141,984	190,362	2.31	828.68
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	23,661,780	100.00	24,620,424	100.00	25,086,612	100.00	24,674,699	24,119,893	-3.89	-4.31
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year	6,829,463	28.86	7,328,487	29.77	6,729,995	26.83	7,239,176	7,585,275	-6.81	14.66
Subordinated notes and debentures	0	0	0	0	0	0	0	0		-100.00
Other liabilities	212,163	0.90	206,338	0.84	195,415	0.78	208,957	217,402	2.82	317.19
Balance due to subsidiaries and related institutions	13,766	0.06	17,100	0.07	4,302	0.02	38,058	37,695	-19.50	-94.18
Total liabilities	7,055,392	29.82	7,551,925	30.67	6,929,712	27.62	7,486,191	7,840,372	-6.57	-2.59
Equity Capital	16,606,388	70.18	17,068,499	69.33	18,156,900	72.38	17,188,508	16,279,521	-2.71	-5.02
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	132,077	0.56	132,077	0.54	132,077	0.53	132,077	132,077	0.00	-8.48
Common surplus	8,262,879	34.92	8,264,256	33.57	8,266,055	32.95	8,241,704	8,220,985	-0.02	4.71
Retained earnings	8,507,851	35.96	9,180,954	37.29	10,066,103	40.13	8,802,103	8,788,458	-7.33	-17.65
Accumulated other comprehensive income	-296,419	-1.25	-508,788	-2.07	-307,335	-1.23	12,624	-861,999		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	23,661,780	100.00	24,620,424	100.00	25,086,612	100.00	24,674,699	24,119,893	-3.89	-4.31
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	36,911	36,767		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	36,911	36,767		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	-33.95	9.94	0	8.85	12.54	23	7.25	11.94	6	0.99	7.29	8	-4.35	9.68	1
Bank net income / Average equity investment in banks	-38.92	10.44	0	8.87	12.55	18	6.96	11.80	7	-0.25	7.45	8	-4.83	10.51	0
Nonbank net income / Average equity investment in nonbanks	2.38	11.36	40	7.52	12.53	50	9.81	13.12	49	12.20	9.75	67	3.81	7.89	40
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income		97.54		92.07	95.97	23	88.08	96.79	19		88.16			82.22	
Nonbank net income / Parent net income		3.43		10.94	2.83	85	17.15	3.40	88	150.94	3.59	99		5.93	
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	42.49	16.87	88	44.24	17.74	86	38.17	16.81	86	43.55	20.06	84	48.16	20.43	83
Total debt / Equity capital	41.13	11.65	88	42.94	11.90	88	37.07	11.71	87	42.12	14.41	86	46.59	14.31	85
Total debt + notes payable to subs that issued TPS / Equity capital	41.13	13.71	88	42.94	14.30	88	37.07	13.63	87	42.33	16.67	86	46.82	16.36	85
Total debt + Loans guaranteed for affiliate / Equity capital	41.13	11.72	88	42.94	12.02	88	37.07	11.77	87	42.12	14.68	86	46.59	14.56	85
Total debt / Equity capital – excess over fair value	41.13	11.75	88	42.94	12	88	37.07	11.81	87	42.12	14.52	86	46.59	14.51	84
Long-term debt / Equity capital	41.13	11.08	90	42.94	11.33	89	37.07	10.95	88	42.12	13.56	86	46.59	13.04	88
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	76.06	40.81	82	59.09	35.48	71	74.63	39.86	76	57.21	34.67	71	53.08	28.44	75
Double Leverage															
Equity investment in subs / Equity capital	103.64	103.47	55	104.74	102.85	63	103.18	103.22	54	104.65	102.81	64	105.07	103.22	61
Total investment in subs / Equity capital	137.58	108.45	90	140.43	108.21	90	133.44	108.40	89	138.44	110.16	87	140.84	111.07	86
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)		0.38		0.53	0.22	72	0.45	0.29	66	4.80	0.47	96		0.36	
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.53	0.74	51	0.45	1.05	35	4.80	1.82	86		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	54.31	129.62	24	79.66	111.20	35	210.25	152.85	73	115.82	136.59	43	294.74	177.68	85
Cash from ops + noncash items + op expense / Op expense + dividend	81.98	125.04	34	146.99	98.58	69	200.68	154.48	70	148.90	147.24	61	32.23	190.27	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.79	98.29	47	-186.64	85.35	3	100.09	98.54	51	92.97	134.08	23	138.22	116.34	70
Pretax operating income + interest expense / Interest expense	-141.90	2,251.18	10	35.82	1,142.88	24	255.96	1,835.33	16	100.93	2,016.32	11	305.58	1,968.54	17
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-141.90	1,728.15	6	36.32	1,357.31	21	255.65	1,770.77	15	100.93	1,539.23	10	304.23	1,632.83	15
Dividends + interest from subsidiaries / Interest expense + dividends	97.35	145.40	36	63.84	117.86	32	319.18	174.12	85	112.91	150.43	36	311.83	210.80	80
Fees + other income from subsidiaries / Salary + other expenses	9.22	9.52	75	38.23	13.36	80	20.60	11.92	75	47.16	13.95	81	48.72	16.52	79
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-22.03	3.42	0	-20.36	3.97	0	-20.19	3.44	0	-20.83	3.85	1	-21.72	2.64	2
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.71	1.70	93	21.12	1.80	92	21.91	1.76	93	21.69	2.66	90	22.42	5.62	84
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.05	85	0.02	0.07	85	0.02	0.06	85	0.02	0.08	82	0.02	0.19	76

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91			74.87		0	66.37	1	0	81.10	1	0	57.84	1
Dividends declared / Net income		33.46		0	23.13	6	0	28.27	3	0	42.29	4		33.08	
Net income – dividends / Average equity.....	-33.95	6.76	0	8.85	9.52	52	7.25	8.62	39	0.99	4.14	14	-4.35	6.46	2
Percent of Dividends Paid															
Dividends from bank subsidiaries		124.34			101.14			155.92			132.17			178.13	
Dividends from nonbank subsidiaries		1.65			3.28			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....		3.24			4.75			5.91			4.85			21.40	
Dividends from all subsidiaries		153.16			128.99			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.39		0	30.63	14	0	45.96	5		60.28			66.55	
Interest income from bank subsidiaries.....		0.15		1.68	0.12	96	1.96	0.11	96		0.36			0.54	
Management and service fees from bank subsidiaries		0.75		0	1.08	36	0	0.88	38		1.47			1.55	
Other income from bank subsidiaries.....		0		0.84	0	96	0.94	0	97		0			0	
Operating income from bank subsidiaries		49.34		2.51	33.49	21	2.90	51.33	10		62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0.01	47.24	43	109.28	62.63	82	26.15	56.39	46	666.41	82.95	94
Interest income from nonbank subsidiaries.....	67.09	2.20	97	22.96	2.80	90	16.61	2.44	91	19.93	7.38	85	68.55	20.25	83
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	8.94	0.06	97	3.04	0.09	94	2.18	0.07	93	1.88	0.16	90	4.96	1.06	89
Operating income from nonbank subsidiaries	76.03	39.06	73	26.01	69.48	51	128.07	87.22	78	47.96	79.84	41	739.92	150.41	93
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	33.76	1.04	95	29.92	0.72	95	7.05	0.23	96	24.28	0.63	96	12.30	0.80	95
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	13.80	0.01	98	14.92	0.02	99	3.36	0.02	98	5.92	0.04	97	1.29	0.03	94
Operating income from bank subsidiaries	47.57	73.91	25	44.84	71.70	24	10.41	83.13	14	30.20	82.20	17	13.59	78.80	18
Dividends from nonbank subsidiaries	0	4.30	30	0.03	5.32	63	76.45	3.07	96	38.06	1.95	96	77.83	2.65	98
Interest income from nonbank subsidiaries.....	46.27	0.21	97	48.69	0.82	96	11.62	0.18	96	29.01	0.73	96	8.01	1.19	90
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	6.17	0	99	6.44	0.01	96	1.53	0.01	96	2.73	0.01	96	0.58	0.04	91
Operating income from nonbank subsidiaries	52.43	6.88	90	55.16	10.59	87	89.59	4.67	96	69.80	4.70	95	86.41	7.29	94
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0.51	27.08	26	0.48	28.33	24